

State Level Bankers' Committee of the State of Madhya Pradesh



149th SLBC Meeting

Convenor - Central Bank of India

Annexure 1

Sr. No.	Agenda Item	SLBC Forum Discussion	Action / Discussion Points	Responsible Department /Institution
1.	Minutes of 148 th Meeting of SLBC held on 12 th September, 2012	No amendments / response from any member banks/ Government Departments/ Institution.	Adoption of minutes along with Action Take Report	-
2.	Financial Literacy – R-Seti	Low settlement ratio was area of concern. Findings of R-Seti conclave was discussed along with strategies for improving the settlement ratio in R-Seti	<p>All R-Seti along with concerned banks to make a definite annual plan in consultation with District Administration should be in place</p> <p>R-Seti along with District Administration should make training and trainees profile thought the DLCC and should monitor the same and jointly ensure need based training program for a incremental settlement ratio</p> <p>R-Seti should also look forward to train BCs through the R-Setis and FLc should also involve in imparting banking and</p>	<p>R-Seti Directors, LDM and concerned banks</p> <p>R-Seti. LDM and District Administration</p> <p>R-Seti Directors, LDM and concerned banks</p>

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			<p>micro insurance for more effective BC.</p> <p>DLCC to monitor the R-Seti trainings and settlement and plan for contingency if so required.</p>	District Administration
	Financial Literacy – FLC	Low reach of FLC at Rural Areas	<p>Rural branches to organize camps/training session once in a month along with FLC</p> <p>FLC to be more focus on specific modules as guided in the Reserve Bank of India circular</p> <p>Training rural youths in coordination with district administration</p>	<p>FLC, LDM and concerned bank</p> <p>FLC, LDM and concerned banks</p> <p>FLC, LDM and District administration</p>
3	Financial Inclusion	100 percent coverage of villages under Financial Inclusion plan	Preparation of roadmap for providing banking services in all unbanked villages jointly with district administration as enumerated in RBI circular	LDM, district administration and concerned banks

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			<p>Utilization of existing BC network for implementation of Financial Inclusion for 100 percent coverage</p> <p>Opening of USB in underbanked villages with population of over 5000 as envisaged in RBI circular under branch expansion plan with support from District Administration</p> <p>Monitoring of FI implementation at DLCC level</p> <p>Convening of Special SLBC for Financial Inclusion plan and finalizing clear cut roadmap for implementation</p>	<p>LDM, concerned banks and common business correspondent, in this case MPCON Ltd.</p> <p>Banks jointly with Rural Development department. Government of Madhya Pradesh</p> <p>District Administration</p> <p>Convenor, SLBC</p>
4	MSME Progress	A more meaningful growth in MSME sector with focus on micro and	Banks to ensure incremental increase in number of MSME units	Banks

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		small units	and more coverage through CGTMSE cover	
6	Cyber Treasury	The progress in the e-payment and e-receipts is as expected and satisfactory	-	-
7	Kissan Credit Card (KCC)	Adoption of BGREI (Bringing Green Revolution in Easter India) model for ensuring 100% KCC linkages and considering introduction of Cultivator's Licence to tenant farmers, oral lessees, etc., by Revenue Department in line with Government of Andhra Pradesh Model.	<p>Banks to hold camps jointly with District Administration in line with BGREI model as adopted State of Bihar and Utter Pradesh</p> <p>Government to explore Cultivator's Licence for facilitating Credit Linkages to farmers falling under the category of Oral Lessee, Small Farmers, Marginal Farmers, Share Croppers & Forest dwellers</p> <p>Computerisation of land records similar to Bhoomi project of Karnataka Provide opportunity for online access to banks and Financial Institutions for creations/ amendments/</p>	<p>Banks , District Administration and LDMs</p> <p>Government of Madhya Pradesh</p> <p>Government of Madhya Pradesh</p>

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			release of charge on the land	
8	CD Ratio	To ensure incremental CD ratio in 9 affected District with less than 40% CD ratio	To hold camps with the help of District Administration in line with the proposed action plan as recommended by Sub-Committee on CD Ratio	LDM, District Administration and concerned banks
9	CM Rural Housing	Banks to increase pace of sanction and disbursement	Banks to explore camp mode sanction and disbursement jointly with District Administration Punjab National Bank and Allahabad Bank to execute MOU State Bank of India to revisit their targets in MP Rural Housing	Banks and District Administration Punjab National Bank and Allahabad Bank State Bank of India
10	Education loan	Banks to ensure achievement of education loan targets	Banks to create special cell or explore centralised sanction of education loan Directorate of Institutional Finance to provide list of pending education loan to respective banks	Banks DIF, Government of Madhya Pradesh

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			Banks and DIF to reconcile number of loan sanctioned during the FY 12-13	Banks and DIF
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